

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL SCOTT SKINNER and
ALICIA KAY SKINNER

Debtor(s)

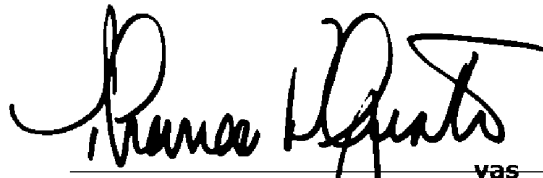
: Case No. 13-10049 TPA
:
: Chapter 13
:
:

ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. § 1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the ***Joint Debtor, Alicia Kay Skinner*** failed to timely file a certification substantially conforming to *Official Form No. 23*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

AND NOW, this ***13th*** day of ***September, 2018***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order as to Joint Debtor, Alicia Kay Skinner only***, and shall not receive a discharge of her debts in this bankruptcy case.



Thomas P. Agresti, Judge
United States Bankruptcy Court

cm: Debtor
All Creditor and Parties in Interest

Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael Scott Skinner
Alicia Kay Skinner
DebtorsCase No. 13-10049-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: pdf900Page 1 of 2
Total Noticed: 38

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db +Michael Scott Skinner, P.O. Box 10034, Erie, PA 16514-0034
jdb +Alicia Kay Skinner, 8559 Kirsch Road, Erie, PA 16510-5011
sp +Catherine Doyle Moody, Frontier Place, 1536 West Sixth Street, Erie, PA 16505
sp +The Family Law Group, LLC, 1536 West 6th Street, Erie, PA 16505
13547802 +ACL, P.O. Box 64845, Baltimore, MD 21264-4845
13547803 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419
13557330 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
13568298 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
13547807 +CCB Credit Services, 5300 S. 6th St., Springfield, IL 62703-5184
13547809 +CMI Community Medicine, c/o Convergent Healthcare Rec., 124 SW Adams St., Ste. 215,
Peoria, IL 61602-2321
13625981 +CMI-Community Medicine, Convergent Healthcare Recoveries, P.O. Box 1289,
Peoria, IL 61654-1289
13547808 +Citibank, Attn: Bankruptcy Dept., 701 E. 60th Street North, Sioux Falls, SD 57104-0493
13547801 Client Services Inc., Saint Charles, MO 63301-3236
13547810 +Computer Credit Inc., Claim Dept. 072657, 640 W Fourth St. P.O. Box 5238,
Winston Salem, NC 27113-5238
13593200 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13547814 +First Premier, P.O. Box 5524, Sioux Falls, SD 57117-5524
13547816 +Hertel and Brown PT, 1337 W. 6th St., Erie, PA 16505-2503
13547817 +Howard Hanna Mortgage Services, 119 Gamma Dr., Pittsburgh, PA 15238-2902
13593911 +M&T Bank, c/of Margaret Gairo, Esquire, 123 S. Broad Street, Suite 1400,
Philadelphia, PA 19109-1060
13547818 +M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
13547820 #+Penn Credit Corp., 916 S. 14th St., Harrisburg, PA 17104-3425
13547821 +Sears CBSD, P.O. Box 6282, Sioux Falls, SD 57117-6282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13547804 +E-mail/Text: notices@burt-law.com Sep 14 2018 01:40:37 Brit J. Suttell, Esquire,
1060 Andrew Dr., Ste. 170, West Chester, PA 19380-5601
13547805 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 14 2018 01:45:45 Capital One,
P.O. Box 30285, Salt Lake City, UT 84130-0285
13547806 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 14 2018 01:46:01 Capital One Bank,
P. O. Box 30285, Salt Lake City, UT 84130-0285
13581465 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 14 2018 01:45:45
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13547811 +E-mail/Text: abovay@creditmanagementcompany.com Sep 14 2018 01:40:22 Credit Management Co.,
2121 Noblestown Rd., Pittsburgh, PA 15205-3956
13547812 +E-mail/Text: kthomas@eriefcu.org Sep 14 2018 01:39:55 Erie Federal Credit Union,
1959 E. 36th St., Erie, PA 16510-2663
13554873 +E-mail/Text: kthomas@eriefcu.org Sep 14 2018 01:39:55 Erie Federal Credit Union,
1109 East 38th Street, Erie, PA 16504-1845
13547813 +E-mail/Text: collections@widgetfinancial.com Sep 14 2018 01:40:09 Erie General Electric,
Federal Credit Union, 2154 E. Lake Road, Erie, PA 16511-1140
13547815 +E-mail/PDF: gecsed@recoverycorp.com Sep 14 2018 01:45:46 GE Capital Retail Bank,
Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076-9106
13593565 E-mail/Text: camanagement@mtb.com Sep 14 2018 01:39:51 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
13547819 +E-mail/Text: egssupportservices@alorica.com Sep 14 2018 01:40:18 NCO Financial Systems,
4740 Baxter Rd., Virginia Beach, VA 23462-4484
13643217 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2018 01:45:48
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
13642352 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 14 2018 01:46:02
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13567356 +E-mail/Text: csidl@sbcglobal.net Sep 14 2018 01:40:23 Premier Bankcard/Charter, POB 2208,
Vacaville, CA 95696-8208
13547822 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 14 2018 01:40:07 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
13547823 +E-mail/Text: BankruptcyNotice@upmc.edu Sep 14 2018 01:40:28 UPMC Hamot, 201 State Street,
Erie, PA 16550-0001

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
cr M&T Bank
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

District/off: 0315-1

User: culy
Form ID: pdf900

Page 2 of 2
Total Noticed: 38

Date Rcvd: Sep 13, 2018

13555525 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kevin T. McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mwc-law.com
Michael S. Jan Janin on behalf of Joint Debtor Alicia Kay Skinner mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Michael S. Jan Janin on behalf of Debtor Michael Scott Skinner mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 13